

RETAIL INSTALLMENT CONTRACT - MOTOR VEHICLE - SIMPLE INTEREST

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT			
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you	<b>Amount Financed</b> The amount of credit provided to you or on your behalf	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled
19.95 %	\$ 13560.04	\$ 18767.96	\$ 32328.00
<b>Total Sale Price</b> The total cost of your purchase on credit, including your down payment \$ 2000.00			
<b>Total of Payments</b> \$ 34328.00			

**Your payment schedule will be:**

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 449.00	monthly beginning 02/05/2018
N/A	\$ N/A	N/A

**Security:** You are giving a security interest in the goods being purchased and in any moneys, credits or other property of yours in the possession of the Assignee, on deposit or otherwise.

**Late Charge:** If any payment is ten (10) days late, you will be charged: (i) 5% of the installment if the installment is in excess of \$200.00; or (ii) \$10.00 if the installment is for \$200.00 or less.

**Prepayment:** You have the right to prepay the unpaid balance in full or in part at anytime without penalty. See your contract terms below and on the reverse side for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and further information about security interests.

Buyer(s) **SHANETTA GILLESPIE**  
(Name)

Buyer(s) **N/A**  
(Names)

Buyer(s) **N/A**  
(Names)

Seller **WORLD HYUNDAI MATTESON**  
(Corporate Firm or Trade Name)  
**5337 MILLER CIRCLE DRIVE MATTESON IL 60443**  
(Business Address) (City) (State) (Zip)

**Itemization of Amount Financed**

1. Cash Price \$ 17906.02  
Less Cash Downpayment \$ 2000.00  
Less Other Downpayment (describe) \$ N/A  
Value of Trade-In \$ N/A  
Trade \$ N/A  
Lien Payoff \$ N/A  
To: N/A Net Trade \$ N/A  
2. Total Downpayment \$ 2000.00  
(If negative enter "0" and see "Unpaid Balance Due on Trade-In" below)

3. Unpaid Balance of Cash Price \$ 15906.02

**Amount Paid to Others for You**  
Unpaid Balance Due on Trade-In \$ N/A

Year, Make, Model of Buyer's Trade-In (Paid to N/A)

Insurance Companies:  
N/A \$ N/A  
N/A \$ N/A  
AWS GAP \$ 650.00  
Public Officials (Licenses, Title & Taxes) \$ 2011.00  
Paid to FRT Service Provider for Optional FRT Fee \$ 25.00

Other Charges (describe):  
DOC FEE \$ 175.94  
N/A \$ N/A  
N/A \$ N/A  
N/A \$ N/A  
N/A \$ N/A  
N/A \$ N/A  
N/A \$ N/A

4. Total Other Charges & Amount Paid to Others for You \$ 2861.94

5. Amount Financed (3 + 4) \$ 18767.96

Seller hereby sells and Buyer or Buyers, jointly and severally, hereby purchase the following motor vehicle with accessories and equipment thereon for the deferred payment price and on the terms set forth in this contract. Buyer acknowledges delivery and acceptance of said motor vehicle.

New or Used	Year	Make of Vehicle	Model	Body Style	No. Cyl.	Vehicle Identification Number	Body Color	Odometer	Key No.
USED	2016	HYUNDAI	TUCSON	FWD ECO	4	KHJ33A24QU158255	GRAY	40545	N/A

Buyer Promises to pay to the order of Seller at the offices of: **REGIONAL ACCEPTANCE CORPORATION** (Assignee) located in **WILMINGTON, OH**

The Amount Financed shown above together with a finance charge on the principal balance of the Amount Financed from time to time unpaid at the rate of **19.95 %** per annum from date until maturity in **72** installments of \$ **449.00** each and a final installment of \$ **449.00** beginning on **FEBRUARY 5th, 2018** and continuing on the same day of each successive month thereafter until fully paid. All payments shall be applied first to accrued finance charge and the balance to principal. The Finance Charge has been computed on the scheduled unpaid balance of the Amount Financed on the assumption that all scheduled installments will be paid when due. Guarantor, if any, guarantees collection of all amounts due under this contract upon failure of the Seller to collect from the Buyer named herein. Herein, Holder means the motor vehicle retail Seller, sales finance agency, or any other Assignee that purchases or makes a loan upon the security of this retail installment contract.

**ILLINOIS NOTICE REGARDING USED VEHICLES**  
The following applies only if the vehicle is a used vehicle and is not an antique vehicle as defined in the Illinois Vehicle Code, or a collector motor vehicle and does not apply to a vehicle with more than 150,000 miles at the time of sale.

Illinois law requires that this vehicle will be free of a defect in a powertrain component for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. "Powertrain component" means the engine block, head, all internal engine parts, oil pan and gaskets, water pump, intake manifold, transmission, and all internal transmission parts, torque converter, drive shaft, universal joints, rear axle and all rear axle internal parts, and rear wheel bearings. You (the consumer) will have to pay up to \$100 for each of the first 2 repairs if the warranty is violated.

Attention consumer: sign here only if the Seller has told you that this vehicle has the following problem or problems and you agree to buy the vehicle on those terms:

1. N/A N/A N/A  
Buyer Signature Date  
2. N/A N/A N/A  
Buyer Signature Date  
3. N/A N/A N/A  
Buyer Signature Date

**INSURANCE AGREEMENT:** Motor Vehicle Damage or Loss Insurance is required by Seller. (Buyer may choose the person through whom the insurance is to be obtained). If such insurance is to be obtained through Seller, the cost for a term of \_\_\_\_\_ months will be \$ \_\_\_\_\_.

**LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS CONTRACT**  
Credit Insurance is not required by Seller nor is it a factor in approval of the extension of credit. No credit insurance is to be provided unless the Buyer signs the appropriate authorization below. Group Credit Insurance is available for the term of the credit upon acceptance by insurer at the following costs:

Credit Life Insurance \$ N/A		Credit Disability Insurance \$ N/A	
I desire Credit Life Insurance.		I desire Credit Disability Insurance.	
N/A (Age of Insured)	N/A (Signature)	N/A (Age of Insured)	N/A (Signature)
N/A (Age of Insured)	N/A (Signature)	N/A (Age of Insured)	N/A (Signature)

**SEE REVERSE HEREOF FOR INFORMATION ON POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM.**

**NOTICE OF PROPOSED GROUP CREDIT LIFE INSURANCE**  
If a charge is made above for credit life insurance and if such insurance is to be procured by Assignee, the undersigned takes notice that the decreasing term insurance written under a Group Credit Life Insurance Policy is to be purchased on the life of the Buyer or Buyers who signed above requesting it, subject to acceptance by the insurer and issuance of a certificate by (insurer)  
N/A N/A  
The amount of premium is shown above. The term of insurance will commence on the date of this contract and expire on the originally scheduled maturity date of the indebtedness. The initial amount of insurance will be equal to the initial indebtedness and will decrease as any payment is made on the indebtedness in an amount computed by multiplying the amount of the payment by the ratio of initial insurance over the initial indebtedness. The proceeds of any insurance paid will be applied to reduce or extinguish the indebtedness. If insurance is terminated prior to the scheduled maturity date or the indebtedness, any premium refund will be paid or credited promptly to the person entitled thereto. Refund formula is on file with the Director of Insurance and with creditor. All of the foregoing is subject to the provisions of the certificate of insurance to be issued.

Other insurance N/A (Type of Insurance), the cost for a term of N/A months will be \$ N/A

**BUYER AGREES THAT THE PROVISIONS ON THE REVERSE SIDE HEREOF SHALL CONSTITUTE A PART OF THIS RETAIL INSTALLMENT CONTRACT AND BE INCORPORATED HEREIN.**  
**DOCUMENTARY FEE:** A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE; A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, 2008, WAS \$150, THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF \$150 WHICH SHALL BE SUBJECT TO AN ANNUAL RATE ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW.  
**The Annual Percentage Rate may be negotiable with the Seller. If this Contract is assigned, Seller may retain or receive a portion of the Finance Charge.**  
**NOTICE TO BUYER:** 1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. Buyer confirms receiving a copy of this contract and has a chance to read and review it before Buyer signed it. By signing below Buyer agrees to the terms of this contract. Guarantor, if any, acknowledges receipt of completed copies of this contract and of Explanation of Guarantor's Obligation.  
**CO-BUYER:** A Co-Buyer is a person who agrees to be primarily responsible for paying the entire debt and who (1) actually receives the vehicle or (2) is a parent or spouse of the Buyer, or (3) will be listed as an owner on the vehicle's title. By signing below, (1) I confirm that I will actually receive possession of the vehicle or will use it, or that I am a parent or spouse of the Buyer, or that I will be listed as an owner on the vehicle's title; (2) I agree to be primarily obligated under this contract; and (3) I consent to the Creditor having a security interest in the vehicle.

Dated **JANUARY 6th, 2018**

Seller **WORLD HYUNDAI MATTESON**

By: **Shanetta Gillespie** AGENT TITLE

Guarantor **N/A**

Guarantor Address **N/A**

Buyer(s) acknowledges receipt of a fully completed and executed copy of this Contract.

**RETAIL INSTALLMENT CONTRACT**

Buyer **Shanetta Gillespie**

Buyer **N/A**

I hereby guarantee the collection of the above described amount upon failure of the Seller named herein to collect said amount from the Buyer named herein.

INSTRUCTIONS: If parent, spouse, or other person who is or will be listed as an owner on the vehicle's title is a co-buyer, sign above.

Other co-signers, sign on the Guarantor line.

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ORIGINAL

Illiana Form IFI-26 (Rev. 7/17)

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**"NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM."**  
**(1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.**

Dated, \_\_\_\_\_ By: \_\_\_\_\_  
 \_\_\_\_\_  
 Seller Authorized Signature Title

**NO PUBLIC LIABILITY INSURANCE ISSUED WITH THIS TRANSACTION**

**CERTIFICATE OF TITLE OF A VEHICLE** Page 3 of 3

VEHICLE IDENTIFICATION NO. KM8J33A24GU158255  
 YEAR 2016 MAKE HYUNDAI MODEL TUCSON BODY STYLE UTILITY TITLE NO. 18036692289  
 DATE ISSUED 02/05/18 ODOMETER 40545 CCM MOBILE HOME SQ. FT. PURCHASED 01/06/18 TYPE TITLE ORIGINAL  
 40545 USED

MAILING ADDRESS

LEGEND(S)

ACTUAL MILEAGE

REGIONAL ACCEPTANCE CORPORATION  
 PO BOX 277760  
 SACRAMENTO CA 95827-7760

OWNER(S) NAME AND ADDRESS  
 SHANETTA GILLESPIE



FIRST LIENHOLDER NAME AND ADDRESS  
 REGIONAL ACCEPTANCE CORPORATION  
 PO BOX 277760  
 SACRAMENTO CA 95827-7760

SECOND LIENHOLDER NAME AND ADDRESS

RELEASE OF LIEN  
 The Lienholder on the vehicle described in this Certificate does hereby state that the lien is released and discharged

Firm Name By Signature of Authorized Agent Date  
 Firm Name By Signature of Authorized Agent Date

NEW LIEN ASSIGNMENT: The information below must be on an application for title and presented to the Secretary of State  
 Secured Party Address

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment

**ASSIGNMENT OF TITLE**

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following printed name and address

I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked

- ☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage.  
 WARNING-ODOMETER DISCREPANCY.

"If this vehicle is one of more than 5 commercial vehicles owned by me, I certify also that the vehicle is not damaged in excess of 33 1/3% of its fair-market value unless this document is accompanied by a salvage application"

ODOMETER READING  
 Signature(s) of Seller(s)

Printed Name(s) of Seller(s)

DATE OF SALE

I am aware of the above odometer certification made by seller

Signature(s) of Buyer(s)

Printed Name



I Jesse White, Secretary of State of the State of Illinois, do hereby certify that according to the records on file with my Office, the person or entity named hereon is the owner of the vehicle described hereon, which is subject to the above named liens and encumbrances, if any IN WITNESS WHEREOF, I HAVE AFFIXED MY SIGNATURE AND THE GREAT SEAL OF THE STATE OF ILLINOIS AT SPRINGFIELD

CONTROL NO.

Q1485675



JESSE WHITE, Secretary of State

**DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.**

MUST BE COMPLETED BY SELLER

DO NOT DETACH UNTIL SOLD  
 NOTICE OF SALE

SEE INSTRUCTIONS ON REVERSE



HYUNDAI 2016 KM8J33A24GU158255  
 Vehicle Make Vehicle Year Vehicle Identification Number (VIN) Date  
 Name of Seller (Current Registered Owner) Name of Buyer  
 Complete Address of Seller Complete Address of Buyer  
 City State ZIP City State ZIP

Under penalties of perjury, I hereby certify that the foregoing is true and correct under the laws of the United States

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Seller's Signature Printed Name of Seller Date